



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** BOK FINANCIAL CORPORATION

**City/State** TULSA, OK

## Bank Holding Company Information

Federal Reserve District: 10  
 Consolidated Assets (\$000): 47,495,253  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**BOK FINANCIAL CORPORATION**  
**1 WILLIAMS CTR**  
  
**TULSA, OK 74172**

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	49,912,918	45,487,860	48,276,703	42,030,818	35,115,668
Net income (\$000)	146,060	62,079	435,030	500,758	445,646
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.27	2.67	21	2.33	2.94	18	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27
+ Non-interest income	1.32	1.13	67	1.53	1.12	76	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71
- Overhead expense	2.27	2.28	54	2.27	2.68	29	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63
- Provision for credit losses	-0.20	-0.12	34	0.85	0.88	57	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
+ Securities gains (losses)	0	0.01	68	0	0.03	41	0.02	0.02	61	0.01	0.01	75	-0.01	0	20
+ Other tax equivalent adjustments	0.01	0	94	0.01	0	91	0.01	0	94	0.02	0	91	0.01	0	91
= Pretax net operating income (tax equivalent)	1.53	1.78	33	0.73	0.64	48	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55
Net operating income	1.17	1.36	35	0.55	0.48	47	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51
Net income	1.17	1.35	35	0.55	0.48	47	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.68	3.18	18	3.63	4.09	21	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28
Interest expense	0.16	0.29	23	0.90	0.85	60	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45
Net interest income (tax equivalent)	2.52	2.88	24	2.73	3.24	21	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.25	0.16	73	0.31	0.27	67	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54
Earnings coverage of net loan and lease losses (X)	11.40	25.70	43	10.18	17.23	48	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.57	1.49	66	1.41	1.32	62	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	67	1.39	1.30	62	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.04	0.70	81	0.86	0.63	75	1.12	0.71	86	0.89	0.57	81	0.80	0.61	71
30-89 days past due loans and leases / Total loans and leases	0.34	0.33	65	0.30	0.52	25	0.33	0.39	52	0.31	0.43	42	0.36	0.44	42
<b>Liquidity and Funding</b>															
Net noncore funding dependence	11.38	-0.51	83	34.34	14.37	87	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78
Net short-term noncore funding dependence	5.98	-6.88	88	31.83	4.94	97	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94
Net loans and leases / Total assets	47.13	60.99	14	47.27	64.23	13	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
<b>Capitalization</b>															
Tier 1 leverage ratio	8.42	9.15	32	8.15	9.43	13	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25
Holding company equity capital / Total assets	11.03	10.72	55	10.65	11.64	40	11.27	11.16	51	11.47	12.43	40	11.60	12.22	49
Total equity capital (including minority interest) / Total assets	11.08	10.85	54	10.67	11.80	37	11.32	11.29	51	11.49	12.57	37	11.63	12.27	48
Common equity tier 1 capital / Total risk-weighted assets	12.14	12.57	50	10.98	11.64	39	11.95	12.38	48	11.39	12.17	41	10.92	12.12	36
Net loans and leases / Equity capital (X)	4.27	5.73	20	4.44	5.59	25	4.33	5.58	24	4.46	5.21	31	4.86	5.29	41
Cash dividends / Net income	24.78	23.13	49	58.22	81.34	46	33.20	42.30	38	28.66	33.12	39	28.54	27.31	47
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	0.66	16.49	10	17.90	11.31	78	10.42	16.68	33	10.76	9.26	69	17.97	7	88
Equity capital	4.24	9.13	34	11.13	5.70	77	8.45	6.99	65	9.56	10.49	62	26.80	7.89	88
Net loans and leases	0.37	7.22	33	2.91	9.91	21	5.21	9.07	37	0.55	9.10	15	26.01	7.89	91
Noncore funding	-58.91	-25.09	8	19.05	16.35	62	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	3.91	11.33	32	4.08	12.46	38	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41
Equity investment in subsidiaries / Equity capital	101.03	102.85	42	100.47	103.91	34	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41
Cash from ops + noncash items + op expense / Op expense + dividends	96.50	98.58	42	101.50	176.81	32	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	197,544	242,634	889,721	1,124,636	895,193	-18.58	40.33
Income from lease financing receivables.....	1,410	1,707	6,183	6,260	4,517	-17.40	34.93
Fully taxable income on loans and leases.....	194,335	239,722	879,355	1,107,280	885,510	-18.93	42.60
Tax-exempt income on loans and leases.....	4,619	4,619	16,549	23,616	14,200	0.00	-16.52
Estimated tax benefit on income on loans and leases.....	1,999	2,375	8,642	10,311	7,146	-15.85	-42.01
Income on loans and leases (tax equivalent).....	200,953	246,716	904,546	1,141,207	906,856	-18.55	38.34
Investment interest income (tax equivalent).....	62,012	73,710	276,368	271,020	215,631	-15.87	22.06
Interest on balances due from depository institutions.....	171	2,325	2,739	11,334	21,871	-92.65	-93.64
Interest income on other earning assets.....	37,778	29,377	97,149	121,549	94,503	28.60	408.52
Total interest income (tax equivalent).....	300,914	352,128	1,280,802	1,545,110	1,238,861	-14.54	45.95
Interest on time deposits of \$250K or more.....	1,188	3,308	7,190	11,477	8,601	-64.09	
Interest on time deposits < \$250K.....	2,253	6,868	21,997	30,531	20,618	-67.20	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	6,409	35,983	60,809	133,530	66,298	-82.19	12.14
Interest on other borrowings and trading liabilities.....	5,091	38,553	59,006	231,951	139,096	-86.79	-36.14
Interest on subordinated debt and mandatory convertible securities.....	2,878	2,865	11,554	11,590	8,945	0.45	305.35
Total interest expense.....	17,819	87,577	160,556	419,079	243,558	-79.65	-7.31
Net interest income (tax equivalent).....	283,095	264,551	1,120,246	1,126,031	995,303	7.01	51.42
Non-interest income.....	164,842	174,158	787,313	645,586	581,992	-5.35	11.60
Adjusted operating income (tax equivalent).....	447,937	438,709	1,907,559	1,771,617	1,577,295	2.10	33.85
Overhead expense.....	283,826	257,966	1,123,207	1,094,063	986,685	10.02	17.42
Provision for credit losses.....	-25,000	96,414	222,096	44,205	9,944		
Securities gains (losses).....	467	3	9,910	5,597	-2,801	15466.67	-88.22
Other tax equivalent adjustments.....	1,492	1,467	6,015	6,696	4,271	1.70	-29.02
Pretax net operating income (tax equivalent).....	190,484	83,466	580,094	649,236	578,710	128.22	176.45
Applicable income taxes.....	42,382	17,300	128,793	130,183	119,061	144.98	97.79
Tax equivalent adjustments.....	3,794	4,182	16,230	18,368	13,225	-9.28	-41.51
Applicable income taxes (tax equivalent).....	46,176	21,482	145,023	148,551	132,286	114.95	65.42
Minority interest.....	-1,752	-95	41	-73	778		
Net income before discontinued operations, net of minority interest.....	146,060	62,079	435,030	500,758	445,646	135.28	243.15
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	146,060	62,079	435,030	500,758	445,646	135.28	243.15
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	144,308	61,984	435,071	500,685	446,424	132.81	252.07
Investment securities income (tax equivalent).....	62,012	73,710	276,368	271,020	215,631	-15.87	22.06
US Treasury and agency securities (excluding mortgage-backed securities).....	2	2	8	225	699	0.00	0.00
Mortgage-backed securities.....	58,192	69,781	260,770	253,822	196,388	-16.61	29.86
All other securities.....	3,818	3,927	15,590	16,973	18,544	-2.76	-36.27
Cash dividends declared.....	36,192	36,142	144,437	143,496	127,188	0.14	27.51
Common.....	36,192	36,142	144,437	143,496	127,188	0.14	27.51
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.41	2.96	17	3.10	3.72	12	2.65	3.27	16	3.68	4	25	3.53	3.87	22
Less: Interest expense .....	0.14	0.27	23	0.77	0.78	55	0.33	0.48	31	1	0.98	61	0.69	0.79	43
Equals: Net interest income (tax equivalent) .....	2.27	2.67	21	2.33	2.94	18	2.32	2.77	20	2.68	3.01	27	2.83	3.08	27
Plus: Non-interest income .....	1.32	1.13	67	1.53	1.12	76	1.63	1.21	74	1.54	1.32	69	1.66	1.31	71
Equals: adjusted operating income (tax equivalent) .....	3.59	3.87	41	3.86	4.12	35	3.95	4.04	48	4.22	4.41	41	4.49	4.46	51
Less: Overhead expense .....	2.27	2.28	54	2.27	2.68	29	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63
Less: Provision for credit losses .....	-0.20	-0.12	34	0.85	0.88	57	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	68	0	0.03	43	0.02	0.02	61	0.01	0.01	75	-0.01	0	19
Plus: other tax equivalent adjustments .....	0.01	0	94	0.01	0	91	0.01	0	94	0.02	0	91	0.01	0	91
Equals: Pretax net operating income (tax equivalent) .....	1.53	1.78	33	0.73	0.64	48	1.20	1.04	59	1.54	1.56	46	1.65	1.57	55
Less: Applicable income taxes (tax equivalent) .....	0.37	0.40	43	0.19	0.16	58	0.30	0.23	69	0.35	0.36	44	0.38	0.33	63
Less: Minority interest .....	-0.01	0	0	0	0	8	0	0	80	0	0	3	0	0	81
Equals: Net operating income .....	1.17	1.36	35	0.55	0.48	47	0.90	0.81	57	1.19	1.19	46	1.27	1.24	51
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.17	1.35	35	0.55	0.48	47	0.90	0.82	56	1.19	1.19	46	1.27	1.24	50
Memo: Net income (last four quarters) .....	1.05	1.07	49	1.04	0.98	53	0.90	0.82	56	1.19	1.19	45	1.27	1.24	50
Net income—BHC and noncontrolling (minority) interest .....	1.16	1.37	35	0.55	0.49	47	0.90	0.83	56	1.19	1.20	46	1.27	1.25	51
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.86	93.08	11	85.29	91.24	2	84.95	92.32	2	87.68	91.05	17	90.24	91.48	32
Average interest-bearing funds / Average assets .....	75.55	62.97	89	79.51	66.92	85	75.83	64.06	84	78.92	65.57	88	77.40	65.56	86
Interest income (tax equivalent) / Average earning assets .....	2.68	3.18	18	3.63	4.09	21	3.12	3.55	22	4.19	4.41	32	3.91	4.24	28
Interest expense / Average earning assets .....	0.16	0.29	23	0.90	0.85	60	0.39	0.52	34	1.14	1.08	64	0.77	0.86	45
Net interest income (tax equivalent) / Average earning assets .....	2.52	2.88	24	2.73	3.24	21	2.73	3.01	28	3.06	3.33	31	3.14	3.38	31
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.51	4.05	21	4.48	4.74	37	3.84	4.27	24	5.13	5.09	60	4.81	4.95	49
Interest-bearing bank balances .....	0.14	0.10	88	2.40	1.16	91	0.74	0.27	96	2.28	2.04	65	2.03	1.64	82
Federal funds sold and reverse repos .....	0.02	0.26	40	0.83	1.34	25	0.24	0.68	28	1.84	2.44	32	1.67	2.17	20
Trading assets .....	2.56	0.39	94	2.60	0.75	82	2.47	0.60	87	3.15	0.99	84	3.48	1.11	86
Total earning assets .....	2.66	3.15	20	3.60	4.05	22	3.10	3.51	24	4.16	4.36	34	3.88	4.20	27
Investment securities (tax equivalent) .....	1.86	1.84	49	2.51	2.60	35	2.24	2.25	49	2.61	2.76	39	2.42	2.68	28
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.60	1.30	66	0.89	2.31	8	1.14	1.75	25	11.75	2.32	99	2.50	2.05	80
Mortgage-backed securities .....	1.81	1.60	67	2.28	2.49	23	2.13	2.05	55	2.45	2.61	27	2.32	2.50	26
All other securities .....	3.29	2.93	68	5.63	3.62	89	4.96	3.24	89	5.70	4.06	88	4.95	4.20	81
Interest-bearing deposits .....	0.12	0.26	21	0.69	0.90	28	0.29	0.53	21	0.74	1.10	25	0.46	0.81	17
Time deposits of \$250K or more .....	0.58	0.82	25	1.62	1.83	26	0.85	1.42	9	1.51	1.96	17	1.14	1.44	24
Time deposits < \$250K .....	0.77	0.78	53	1.92	1.69	65	1.66	1.36	74	2.10	1.82	66	1.51	1.29	63
Other domestic deposits .....	0.08	0.17	24	0.59	0.71	39	0.22	0.36	23	0.62	0.93	26	0.36	0.67	17
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.09	0.18	43	1.16	1.14	55	0.40	0.62	39	1.91	1.86	50	1.06	1.51	36
Other borrowed funds and trading liabilities .....	0.39	1.38	19	1.40	1.90	23	0.80	1.50	18	2.32	2.38	48	1.94	2.28	28
All interest-bearing funds .....	0.19	0.42	14	0.97	1.15	35	0.44	0.74	19	1.26	1.49	34	0.90	1.19	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	164,842	174,158	787,313	645,586	581,992
Fiduciary activities income	33,671	44,111	159,794	169,507	175,852
Service charges on deposit accounts - domestic	18,882	20,901	75,450	90,455	90,848
Trading revenue	4,496	106,000	220,297	123,289	41,340
Investment banking fees and commissions	13,165	9,730	43,690	39,771	39,007
Insurance activities revenue	2,916	3,789	12,703	13,861	4,200
Venture capital revenue	0	0	0	0	0
Net servicing fees	33,827	-80,866	-65,615	-27,859	37,997
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	31,865	13,285	109,912	39,001	28,972
Other non-interest income	26,020	57,208	231,082	197,561	163,776
Total overhead expenses	283,826	257,966	1,123,207	1,094,063	986,685
Personnel expense	173,010	156,181	688,474	660,565	583,131
Net occupancy expense	26,686	26,125	112,866	110,515	98,239
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,807	5,094	20,443	20,618	9,620
Other operating expenses	79,323	70,566	301,424	302,365	295,695
Fee income on mutual funds and annuities	289	347	1,607	1,305	1,794
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	3,239,382	3,740,241	3,727,130	3,708,772	3,400,140
Number of equivalent employees	4,902	5,075	4,915	5,107	5,230
Average personnel expense per employee	35.29	30.77	140.08	129.35	111.50
Average assets per employee	10,182.15	8,963.13	9,822.32	8,230.04	6,714.28

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.18	2.10	26	0.20	2.64	24	0.20	2.02	26	0.20	2.72	25	0.31	3.08	23
Overhead expenses / Net Interest Income + non-interest income	63.69	59.31	71	59.17	63.90	37	59.20	62.28	41	62.16	61.29	57	62.91	60.88	63
<b>Percent of Average Assets</b>															
Total overhead expense	2.27	2.28	54	2.27	2.68	29	2.33	2.57	41	2.60	2.69	50	2.81	2.71	63
Personnel expense	1.39	1.28	62	1.37	1.36	52	1.43	1.30	62	1.57	1.41	65	1.66	1.44	74
Net occupancy expense	0.21	0.24	34	0.23	0.27	27	0.23	0.26	35	0.26	0.28	44	0.28	0.28	52
Other operating expenses	0.67	0.73	53	0.67	0.98	23	0.67	0.94	27	0.77	0.97	39	0.87	0.97	50
Overhead less non-interest income	0.95	1.10	33	0.74	1.47	12	0.70	1.25	15	1.07	1.32	28	1.15	1.38	31
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	63.36	58.69	73	58.80	63.38	38	58.88	61.82	41	61.76	60.64	58	62.56	60.37	62
Personnel expense	38.62	33.28	78	35.60	33.17	63	36.09	32.36	70	37.29	32.39	80	36.97	32.51	73
Net occupancy expense	5.96	6.42	41	5.95	6.75	36	5.92	6.58	37	6.24	6.52	44	6.23	6.48	42
Other operating expenses	18.78	18.45	58	17.25	22.88	23	16.87	22.28	25	18.23	21.20	39	19.36	20.90	44
Total non-interest income	36.80	28.42	71	39.70	26.40	82	41.27	28.83	79	36.44	29.23	70	36.90	28.50	72
Fiduciary activities income	7.52	2.15	91	10.05	2.03	93	8.38	2.09	92	9.57	1.97	93	11.15	2.14	94
Service charges on domestic deposit accounts	4.22	3.21	72	4.76	3.92	62	3.96	3.27	63	5.11	3.88	66	5.76	4.15	65
Trading revenue	1	0.97	69	24.16	1.58	97	11.55	1.28	94	6.96	1.18	91	2.62	0.85	87
Investment banking fees and commissions	2.94	2.51	71	2.22	2.81	59	2.29	2.46	65	2.24	3.54	60	2.47	3.42	62
Insurance activities revenue	0.65	0.38	78	0.86	0.40	80	0.67	0.41	76	0.78	0.47	78	0.27	0.47	65
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	7.55	0.99	94	-18.43	-0.41	1	-3.44	0.01	2	-1.57	0.28	3	2.41	0.65	89
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	7.11	3.74	78	3.03	1.88	72	5.76	3.92	72	2.20	1.86	64	1.84	1.61	65
Other non-interest income	5.81	8.65	38	13.04	9.85	76	12.11	9.65	71	11.15	10.04	68	10.38	9.86	63
Overhead less non-interest income	26.56	29.66	36	19.10	36.23	13	17.61	31.93	16	25.31	31.06	29	25.66	31.46	29
Applicable income taxes / Pretax net operating income (tax equivalent)	22.25	21.04	64	20.73	17.54	63	22.20	18.63	72	20.05	20.56	46	20.57	19.04	59
Applicable income tax + TE / Pretax net operating income + TE	24.24	22.74	69	25.74	22.86	69	25	21.18	79	22.88	23.23	47	22.86	21.56	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	11,528,533	11,084,716	11,730,877	11,035,765	11,303,750	4.00	45.32
Commercial and industrial loans	9,298,201	9,409,700	9,564,736	8,804,574	8,295,938	-1.18	40.74
Loans to individuals	390,070	413,775	398,032	425,128	422,681	-5.73	-6.73
Loans to depository institutions and acceptances of other banks	8,000	8,000	8,000	10,042	8,057	0.00	93.19
Agricultural loans	4,151	7,250	5,622	9,976	13,446	-42.74	-89.80
Other loans and leases	1,567,225	1,732,389	1,536,696	1,643,203	1,759,806	-9.53	17.14
Less: Unearned income	58,560	36,796	50,371	41,670	38,455	59.15	129.94
Loans and leases, net of unearned income	22,737,620	22,619,034	23,193,592	21,887,018	21,765,223	0.52	39.36
Less: Allowance for loan and lease losses	352,402	315,311	388,640	210,759	207,457	11.76	51.14
Net loans and leases	22,385,218	22,303,723	22,804,952	21,676,259	21,557,766	0.37	39.19
Debt securities that reprice or mature in over 1 year	13,088,170	12,441,527	12,736,789	11,063,824	8,628,066	5.20	43.26
Mutual funds and equity securities	76,262	33,505	84,015	69,989	36,394	127.61	38.38
Subtotal	35,549,650	34,778,755	35,625,756	32,810,072	30,222,226	2.22	40.66
Interest-bearing bank balances	637,123	292,444	321,659	483,666	393,368	117.86	-64.83
Federal funds sold and reverse repos	17,845	14,169	17,849	8,693	7,085	25.94	105.11
Debt securities that reprice or mature within 1 year	546,699	518,568	552,323	491,318	576,618	5.42	93.72
Trading assets	6,095,845	4,396,902	5,283,524	2,825,430	2,371,934	38.64	619.62
Total earning assets	42,847,162	40,000,838	41,801,111	36,619,179	33,571,231	7.12	51.82
Non-interest-bearing cash and due from depository institutions	813,804	738,560	862,269	904,124	946,524	10.19	56.40
Premises, fixed assets, and leases	513,429	508,064	508,208	495,388	508,652	1.06	91.31
Other real estate owned	21,272	31,393	25,722	15,019	11,347	-32.24	-28.06
Investment in unconsolidated subsidiaries	319,387	258,002	290,338	258,690	220,205	23.79	131.76
Intangible and other assets	2,980,816	5,649,802	3,246,224	4,031,281	3,176,426	-47.24	31.18
Total assets	47,495,253	47,185,157	46,733,184	42,323,681	38,212,385	0.66	51.01
Quarterly average assets	49,912,918	45,487,860	49,934,825	44,077,815	38,609,572	9.73	58.67
Average loans and leases (YTD)	22,908,997	22,031,590	23,554,521	22,254,578	18,866,635	3.98	40.94
<b>Memoranda</b>							
Loans held-for-sale	262,333	191,860	236,443	177,703	146,971	36.73	-17.55
Loans not held-for-sale	22,475,287	22,427,174	22,957,149	21,709,315	21,618,252	0.21	40.50
Real estate loans secured by 1-4 family	2,592,066	2,343,801	2,610,350	2,377,140	2,525,329	10.59	16.22
Commercial real estate loans	8,913,291	8,718,663	9,095,576	8,637,157	8,753,545	2.23	56.55
Construction and land development	1,348,955	1,436,696	1,346,650	1,476,728	1,384,404	-6.11	24.81
Multifamily	1,222,837	1,189,636	1,253,930	1,122,504	1,052,563	2.79	119.09
Nonfarm nonresidential	6,341,499	6,092,331	6,494,996	6,037,925	6,316,578	4.09	56.40
Real estate loans secured by farmland	23,176	22,252	24,951	21,468	24,876	4.15	146.95
Total investment securities	13,711,131	12,993,600	13,373,127	11,625,131	9,241,078	5.52	44.74
U.S. Treasury securities	506	917	508	1,600	493	-44.82	-49.55
US agency securities (excluding mortgage-backed securities)	0	0	0	0	34,958		
Municipal securities	461,704	279,311	397,226	276,397	323,226	65.30	-22.42
Mortgage-backed securities	13,171,900	12,679,107	12,890,618	11,276,385	8,830,945	3.89	49.39
Asset-backed securities	0	0	0	0	0		
Other debt securities	759	760	760	760	15,062	-0.13	-82.80
Mutual funds and equity securities	76,262	33,505	84,015	69,989	36,394	127.61	38.38
Available-for-sale securities	13,410,057	12,694,277	13,050,665	11,269,643	8,857,120	5.64	50.62
U.S. Treasury securities	506	917	508	1,600	493	-44.82	-49.55
US agency securities (excluding mortgage-backed securities)	0	0	0	0	34,958		
Municipal securities	245,657	24,034	167,980	1,861	2,864	922.12	378.79
Mortgage-backed securities	13,163,423	12,668,854	12,881,705	11,265,710	8,818,333	3.90	49.72
Asset-backed securities	0	0	0	0	0		
Other debt securities	471	472	472	472	472	-0.21	-88.65
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	25,969	22,325	26,897	20,985	11,913	16.32	-22.93
Available-for-sale securities appreciation (depreciation)	290,217	435,989	440,814	138,149	-95,271	-33.43	86.95
Structured notes, fair value	0	0	0	0	0		
Pledged securities	9,831,577	12,762,371	11,066,707	8,830,693	8,007,375	-22.96	27.88

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,575,834	1,890,693	2,544,232	1,855,384	3,712,189	36.24	45.33
NOW, ATS and transaction accounts	7,141,905	5,345,801	7,057,282	5,196,148	2,812,031	33.60	672.62
Time deposits less brokered deposits < \$250K	-710,759	-395,111	-1,017,890	41,916	356,412		
MMDA and other savings accounts	26,144,802	19,788,732	24,588,877	18,356,736	16,640,810	32.12	69.91
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	35,151,782	26,630,115	33,172,501	25,450,184	23,521,442	32.00	85.90
Time deposits of \$250K or more	828,206	838,884	812,544	790,593	757,043	-1.27	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	759,960	4,555,813	1,482,029	3,804,231	1,015,085	-83.32	9.69
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	61,832	5,559,062	260,356	4,631,125	6,284,171	-98.89	-98.90
Other borrowings w/remaining maturity over 1 year	1,708,518	29,554	1,682,971	27,056	24,390	5681.00	4945.38
Brokered deposits < \$250K	1,892,363	1,794,180	2,177,927	1,418,984	1,007,875	5.47	
Noncore funding	5,250,879	12,777,493	6,415,827	10,671,989	9,088,564	-58.91	-33.36
Trading liabilities	403,456	932,497	249,030	55,151	186,784	-56.73	204.69
Subordinated notes and debentures + trust preferred securities	276,024	275,942	276,005	275,923	275,913	0.03	21.93
Other liabilities	1,150,768	1,534,950	1,328,260	1,006,515	696,637	-25.03	21.37
Total liabilities	42,232,909	42,150,997	41,441,623	37,459,762	33,769,340	0.19	50.32
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5	5	5	5	5	0.00	25.00
Common surplus	1,371,735	1,354,826	1,368,062	1,350,995	1,334,030	1.25	38.97
Retained earnings	4,083,543	3,709,019	3,973,675	3,729,778	3,369,654	10.10	50.22
Accumulated other comprehensive income	221,409	331,292	335,868	104,923	-72,585	-33.17	137.80
Other equity capital components	-437,230	-368,894	-411,344	-329,906	-198,995		
Total holding company equity capital	5,239,462	5,026,248	5,266,266	4,855,795	4,432,109	4.24	57.74
Noncontrolling (minority) interest in subsidiaries	22,882	7,912	25,295	8,124	10,936	189.21	-34.08
Total equity capital, including minority interest	5,262,344	5,034,160	5,291,561	4,863,919	4,443,045	4.53	56.79
Total liabilities and capital	47,495,253	47,185,157	46,733,184	42,323,681	38,212,385	0.66	51.01
<b>Memoranda</b>							
Non-interest-bearing deposits	2,575,834	1,890,693	2,544,232	1,855,384	3,712,189	36.24	45.33
Interest-bearing deposits	35,296,517	27,372,486	33,618,740	25,804,377	21,574,171	28.95	89.20
Total deposits	37,872,351	29,263,179	36,162,972	27,659,761	25,286,360	29.42	85.40
Long-term debt that reprices within 1 year	71,027	70,976	71,016	70,967	0	0.07	-72.62
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	5,266,266	4,855,795	4,855,795	4,432,109	3,495,367		
Accounting restatements	0	-46,696	-46,696	2,862	0		
Net income	146,060	62,079	435,030	500,758	445,646		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-2,142	-1,777	11,459	15,537	4,141		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	20,071	33,380	75,830	129,483	53,465		
Changes incident to business combinations	0	0	0	0	701,310		
Less: Dividends declared	36,192	36,142	144,437	143,496	127,188		
Change in other comprehensive income	-114,459	226,369	230,945	177,508	-33,702		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,239,462	5,026,248	5,266,266	4,855,795	4,432,109		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	24.27	36.10	25	23.49	38.37	23	25.10	36.22	27	26.07	37.78	30	29.58	37.19	36
Commercial and industrial loans	19.58	13.88	79	19.94	12.73	79	20.47	13.52	84	20.80	12.02	84	21.71	12.85	83
Loans to individuals	0.82	3.42	36	0.88	3.84	33	0.85	3.40	37	1	4.20	34	1.11	4.31	35
Loans to depository institutions and acceptances of other banks	0.02	0.02	84	0.02	0.03	76	0.02	0.03	82	0.02	0.04	77	0.02	0.05	75
Agricultural loans	0.01	0.19	32	0.02	0.20	38	0.01	0.19	36	0.02	0.24	41	0.04	0.30	49
Other loans and leases	3.30	4.29	52	3.67	4.96	49	3.29	4.63	51	3.88	5.01	48	4.61	5	54
Net loans and leases	47.13	60.99	14	47.27	64.23	13	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
Debt securities over 1 year	27.56	16.70	89	26.37	14.63	92	27.25	15.55	92	26.14	14.60	92	22.58	14.63	86
Mutual funds and equity securities	0.16	0.06	82	0.07	0.05	71	0.18	0.05	85	0.17	0.06	83	0.10	0.06	73
Subtotal	74.85	78.43	29	73.71	80.12	16	76.23	78.16	27	77.52	79.65	25	79.09	79.97	26
Interest-bearing bank balances	1.34	9.08	6	0.62	4.14	12	0.69	7.51	4	1.14	3.06	29	1.03	3.04	29
Federal funds sold and reverse repos	0.04	0.50	70	0.03	0.78	66	0.04	0.82	68	0.02	1.57	61	0.02	1.66	59
Debt securities 1 year or less	1.15	1.59	48	1.10	1.72	47	1.18	1.68	48	1.16	1.91	48	1.51	1.96	61
Trading assets	12.83	0.56	95	9.32	1.27	91	11.31	1.01	93	6.68	1.19	88	6.21	1.33	87
Total earning assets	90.21	91.48	33	84.77	89.78	7	89.45	91.05	26	86.52	89.53	17	87.85	89.74	28
Non-interest cash and due from depository institutions	1.71	1	91	1.57	1.12	79	1.85	1.07	93	2.14	1.14	96	2.48	1.21	96
Other real estate owned	0.04	0.02	84	0.07	0.03	85	0.06	0.02	84	0.04	0.03	65	0.03	0.04	56
All other assets	8.07	7.44	60	13.66	9.05	91	8.71	7.82	65	11.34	9.27	74	9.67	8.98	60
<b>Memoranda</b>															
Short-term investments	2.53	11.92	6	1.75	7.73	11	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35
U.S. Treasury securities	0	0.98	28	0	0.86	27	0	0.84	34	0	1.03	30	0	1.04	31
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0.09	0.69	35
Municipal securities	0.97	1.77	52	0.59	1.44	40	0.85	1.69	50	0.65	1.34	46	0.85	1.62	47
Mortgage-backed securities	27.73	12.38	95	26.87	11.43	97	27.58	11.75	96	26.64	11.44	97	23.11	11.13	95
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	20	0	0.39	21	0	0.42	23	0	0.39	21	0.04	0.41	43
Loans held-for-sale	0.55	0.46	70	0.41	0.40	63	0.51	0.52	62	0.42	0.39	65	0.38	0.30	68
Loans held for investment	47.32	61.15	14	47.53	64.43	13	49.12	61.72	17	51.29	63.50	19	56.57	63.93	25
Real estate loans secured by 1-4 family	5.46	11.69	23	4.97	13.18	21	5.59	11.91	24	5.62	13.29	23	6.61	13.46	24
Revolving	0.78	1.51	35	0.90	2.02	33	0.84	1.66	34	1.02	2.07	35	1.07	2.27	36
Closed-end, secured by first liens	4.48	9.76	25	3.84	10.62	22	4.53	9.81	25	4.34	10.69	23	5.14	10.57	26
Closed-end, secured by junior liens	0.20	0.21	64	0.22	0.28	55	0.21	0.22	63	0.26	0.28	61	0.39	0.31	67
Commercial real estate loans	18.77	22.27	38	18.48	23.11	37	19.46	22.22	40	20.41	22.23	46	22.91	21.58	52
Construction and land development	2.84	3.32	48	3.04	3.46	48	2.88	3.40	49	3.49	3.44	56	3.62	3.51	55
Multifamily	2.57	3.21	53	2.52	3.23	49	2.68	3.12	53	2.65	3.01	51	2.75	2.72	61
Nonfarm nonresidential	13.35	14.77	44	12.91	15.32	38	13.90	14.72	44	14.27	14.69	48	16.53	14.44	57
Real estate loans secured by farmland	0.05	0.33	44	0.05	0.35	42	0.05	0.33	44	0.05	0.36	44	0.07	0.41	47

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	50.70	57.91	32	49.01	57.83	36	50.58	57.15	34	50.42	57.46	38	51.93	56.49	42
Real estate loans secured by 1-4 family	11.40	19.43	26	10.36	20.44	21	11.25	19.43	24	10.86	20.75	22	11.60	21.10	21
Revolving	1.63	2.45	44	1.88	3.09	37	1.70	2.64	41	1.97	3.15	38	1.88	3.50	36
Closed-end	9.77	16.76	26	8.48	17.13	20	9.56	16.59	26	8.90	17.39	21	9.72	17.39	20
Commercial real estate loans	39.20	35.36	54	38.55	34.31	51	39.22	34.63	54	39.46	33.52	55	40.22	32.14	59
Construction and land development	5.93	5.29	59	6.35	5.12	65	5.81	5.26	59	6.75	5.09	68	6.36	5.20	63
1-4 family	0.41	1.05	38	0.35	0.98	37	0.36	0.93	37	0.36	0.94	41	0.62	1.02	49
Other	5.53	4.21	65	6	4	72	5.45	4.19	65	6.39	4.02	75	5.74	4.05	69
Multifamily	5.38	5.08	61	5.26	4.90	62	5.41	4.96	62	5.13	4.69	65	4.84	4.10	66
Nonfarm nonresidential	27.89	23.47	61	26.93	22.69	58	28	22.93	62	27.59	22.15	62	29.02	21.40	65
Owner-occupied	13.27	7.93	82	8.33	7.70	56	12.85	7.68	80	8.52	7.72	57	8.70	8.03	55
Other	14.62	15.25	46	18.60	14.76	63	15.15	14.95	48	19.07	14.34	69	20.32	13.38	75
Real estate loans secured by farmland	0.10	0.56	46	0.10	0.53	46	0.11	0.54	46	0.10	0.55	46	0.11	0.63	49
Loans to depository institutions and acceptances of other banks	0.04	0.03	84	0.04	0.08	76	0.03	0.06	80	0.05	0.11	76	0.04	0.12	73
Commercial and industrial loans	40.89	23.16	91	41.60	20.31	91	41.24	22.17	93	40.23	19.53	91	38.12	20.32	87
Loans to individuals	1.72	6.02	43	1.83	6.48	41	1.72	6.13	42	1.94	7.13	41	1.94	7.36	36
Credit card loans	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.02	0.33	34	0.03	0.31	40	0.02	0.32	37	0.05	0.37	44	0.06	0.46	50
Other loans and leases	6.89	8.05	57	7.66	9.38	55	6.63	9.09	55	7.51	9.85	52	8.09	9.66	56
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	270.49	382.51	27	286.37	401.07	29	280.25	381.27	30	288.93	391.26	33	317.17	379.80	40
Real estate loans secured by 1-4 family	60.82	124.29	25	60.55	138.65	26	62.36	125.03	26	62.24	138.18	25	70.86	137.84	26
Revolving	8.71	16.14	36	10.98	21.22	33	9.41	17.42	35	11.26	21.26	33	11.50	23.33	33
Closed-end	52.11	106.79	25	49.57	115.78	25	52.96	106.14	26	50.97	115.20	23	59.36	112.79	24
Commercial real estate loans	209.13	237.40	38	225.24	240.54	47	217.29	234.65	45	226.13	229.44	48	245.61	219.72	53
Construction and land development	31.65	35.26	47	37.12	35.93	54	32.17	35.62	49	38.66	34.95	58	38.84	35.36	57
1-4 family	2.16	6.84	36	2.03	6.92	34	1.99	6.34	35	2.07	6.61	39	3.80	7.04	46
Other	29.49	28.01	55	35.09	27.85	62	30.18	28.16	55	36.59	27.32	66	35.05	27.26	62
Multifamily	28.69	34.02	55	30.73	33.54	55	29.96	32.74	55	29.39	31.04	56	29.53	27.85	61
Nonfarm nonresidential	148.79	157.71	44	157.39	159.79	47	155.17	155.06	50	158.08	152.10	49	177.23	147.22	57
Owner-occupied	70.80	52.99	66	48.68	54.16	50	71.22	52.37	67	48.80	53.07	50	53.16	54.89	55
Other	77.99	102.29	34	108.71	103.49	55	83.95	100.54	38	109.27	97.41	57	124.08	91.80	64
Real estate loans secured by farmland	0.54	3.50	44	0.57	3.48	43	0.60	3.44	43	0.56	3.60	43	0.70	4.02	47
Loans to depository institutions and acceptances of other banks	0.19	0.18	84	0.21	0.38	77	0.19	0.28	82	0.26	0.44	77	0.23	0.54	75
Commercial and industrial loans	218.16	145.22	82	243.10	132.09	86	228.50	139.91	88	230.51	122.02	87	232.77	128.82	87
Loans to individuals	9.15	35.91	39	10.69	40.80	37	9.51	37.47	39	11.13	43.51	36	11.86	42.67	35
Credit card loans	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.10	1.94	32	0.19	1.90	39	0.13	1.88	37	0.26	2.18	42	0.38	2.72	50
Other loans and leases	36.77	47.52	54	44.76	54.71	56	36.71	49.54	52	43.02	52.44	56	49.38	51.79	58
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	26.15	27.81	48	30.43	27.16	52	26.56	27.32	48	31.02	26.45	58	31.87	24.79	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	139.50	185.94	35	177.80	188.67	46	147.17	183.76	36	177.74	178.57	48	194.65	167.93	55
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	210.30	243.39	37	226.48	248.20	44	218.38	240.85	44	226.54	236.10	47	247.81	225.98	52

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.53	11.92	6	1.75	7.73	11	1.91	11.17	4	2.32	7.63	32	2.56	7.80	35
Liquid assets	43.60	27.16	89	38.33	22.73	87	41.39	26.22	86	36.52	22.44	84	32.78	22.72	79
Investment securities	28.87	18.78	88	27.54	16.91	88	28.62	17.85	86	27.47	16.99	88	24.18	17.27	82
Net loans and leases	47.13	60.99	14	47.27	64.23	13	48.80	61.58	17	51.22	63.77	18	56.42	63.98	23
Net loans, leases and standby letters of credit	49.30	61.79	13	49.38	65.22	12	50.97	62.48	16	53.55	64.84	19	58.92	65.07	24
Core deposits	74.01	73.69	37	56.44	64.18	23	70.98	70.67	36	60.13	63.09	30	61.55	62.13	37
Noncore funding	11.06	11.95	58	27.08	19.78	75	13.73	14.13	63	25.22	19.36	71	23.78	21.34	63
Time deposits of \$250K or more	1.74	1.96	53	1.78	2.95	35	1.74	2.11	48	1.87	2.94	31	1.98	2.89	34
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.60	1.22	74	9.66	1.77	92	3.17	1.47	82	8.99	1.94	91	2.66	1.97	73
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.56	0.60	80	9.63	0.97	99	3.13	0.54	91	8.97	0.48	99	2.64	0.54	87
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.13	1.11	42	11.78	3.69	93	0.56	1.24	47	10.94	3.01	94	16.45	3.67	97
Earning assets that reprice within 1 year	32.95	38.67	33	36.89	39.59	43	33.91	39.38	34	39.33	39.29	47	42.42	40.29	56
Interest-bearing liabilities that reprice within 1 year	3.30	7.73	16	3.32	10.23	9	3.15	8.20	14	3.48	10.19	11	3.36	10.01	13
Long-term debt that reprices within 1 year	0.15	0.28	68	0.15	0.79	54	0.15	0.47	61	0.17	0.96	54	0	1.34	25
Net assets that reprice within 1 year	29.51	29.49	44	33.42	27.26	64	30.61	29.11	50	35.68	26.63	75	39.06	27.38	78
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	11.38	-0.51	83	34.34	14.37	87	15.49	3.20	82	29.51	14.45	85	26.83	16.62	78
Net short-term noncore funding dependence	5.98	-6.88	88	31.83	4.94	97	10.10	-4.76	89	27.13	3.38	97	24.50	4.66	94
Short-term investment / Short-term noncore funding	36.10	246.74	8	6.93	77.70	1	19.84	184.19	6	9.95	77.77	8	11.65	66.46	13
Liquid assets - short-term noncore funding / Nonliquid assets	64.86	30.67	89	21.24	16.50	69	54.22	28.18	87	20.73	16.97	67	16.12	16.04	62
Net loans and leases / Total deposits	59.11	76.22	11	76.22	88.34	19	63.06	79.43	13	78.37	90.31	22	85.25	90.08	33
Net loans and leases / Core deposits	63.68	83.77	12	83.75	101.46	19	68.75	88.34	14	85.17	103.93	21	91.65	105	31
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.65	0.62	60	0.62	1.57	39	0.69	1.57	39	0.58	0.72	52	0.35	-0.82	90
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	7.28	1.31	96	12.04	3.85	94	11.36	4.31	92	3.83	1.36	90	-2.84	-1.98	26
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	1.64	12.84	42	2.05	12.92	39	1.78	11.38	45	2.46	12.67	41	3.76	16.19	33
Available-for-sale securities	97.80	85.49	61	97.70	85.17	61	97.59	87.23	56	96.94	85.40	56	95.85	81.88	67
U.S. Treasury securities	0	5.10	28	0.01	5.04	26	0	4.72	34	0.01	6.15	25	0.01	6.99	30
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0.38	4.02	30
Municipal securities	3.37	9.71	41	2.15	8.69	33	2.97	9.83	40	2.38	7.75	36	3.50	9.16	41
Mortgage-backed securities	96.07	66.67	94	97.58	68.40	95	96.39	66.64	92	97	67.43	96	95.56	65.45	93
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.01	3.05	20	0.01	2.67	21	0.01	3.01	21	0.01	2.94	21	0.16	2.79	37
Mutual funds and equity securities	0.56	0.36	75	0.26	0.35	64	0.63	0.35	75	0.60	0.40	67	0.39	0.42	60
Debt securities 1 year or less	3.99	9.29	32	3.99	10.98	28	4.13	10.55	26	4.23	11.86	29	6.24	11.91	43
Debt securities 1 to 5 years	8.56	16.09	41	18.52	17.72	57	8.35	17.03	39	18.42	17.94	59	18.92	19.18	59
Debt securities over 5 years	86.90	72.48	72	77.23	67.50	53	86.89	69.86	70	76.75	66.02	56	74.45	64.73	53
Pledged securities	71.71	33.48	91	98.22	36.65	99	82.75	35.67	96	75.96	30.57	97	86.65	33.30	99
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	45.62	156.41	28	-24.34	53.90	8	-9.34	183.32	9	0.68	26.69	40	-57.03	6.77	1
Investment securities	5.52	31.91	19	38.47	9.51	87	15.04	23.62	40	25.80	11.75	80	4.99	9.42	55
Core deposits	32	29.18	67	13.76	12	67	30.34	26.88	71	8.20	11.23	50	21.60	7.29	88
Noncore funding	-58.91	-25.09	8	19.05	16.35	62	-39.88	-12.18	18	17.42	6.59	76	6.12	10.67	47

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			13,964,662	13,942,904	14,850,981
Commit: Secured commercial real estate loans	2,543,173	2,435,438	2,535,651	2,439,498	2,848,352
Commit: Unsecured real estate loans	14,004	10,080	13,301	5,972	58,065
Credit card lines (reported semiannually, June/Dec)			8,172	48,775	11,912
Securities underwriting	5,477	2,081	0	2,648	1,601
Standby letters of credit	1,028,782	995,661	1,012,872	989,368	958,655
Commercial and similar letters of credit	5,295	1,119	5,380	1,185	2,844
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	11,973	17,832	15,255	6,401	348
Credit derivatives - notional amount (holding company as beneficiary)	2,025	4,073	3,622	680	79
Credit derivative contracts w/ purchased credit protection-investment grade	13,998	4,073	3,622	680	79
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	136,405,870	108,628,808	175,159,423	137,984,278	55,683,205
Written options contracts (interest rate)	1,196,635	1,034,387	1,132,292	541,985	482,803
Purchased options contracts (interest rate)	746,460	376,817	668,320	353,074	287,962
Interest rate swaps	5,524,222	4,819,491	5,527,298	4,406,809	3,687,338
Futures and forward foreign exchange	694,063	610,008	673,224	422,038	368,744
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	1,697,287	569,107	1,529,540	717,956	591,410
Written options contracts (commodity and other)	1,504,510	916,455	1,507,184	775,473	580,881
Purchased options contracts (commodity and other)	1,504,511	916,699	1,507,436	775,473	580,880
Commodity and other swaps	3,318,631	1,953,013	3,035,026	2,181,630	1,373,878

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							29.88	22.01	79	32.94	23.52	80	38.86	24.05	84
Standby letters of credit	2.17	0.67	91	2.11	0.78	88	2.17	0.71	90	2.34	0.84	89	2.51	0.92	89
Commercial and similar letters of credit	0.01	0.02	61	0	0.02	47	0.01	0.02	63	0	0.02	48	0.01	0.02	50
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.28	55	0.04	0.41	57	0.03	0.35	56	0.02	0.42	56	0	0.52	56
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	58	0.01	0.33	59	0.01	0.30	58	0	0.52	55	0	0.75	58
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.17	70	0.01	0.23	70	0.01	0.25	68	0	0.30	67	0	0.52	65
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	321.28	42.67	93	253.95	54.47	91	408.15	48.62	93	350.06	68.47	91	166.54	65.81	88
Interest rate contracts	302.92	30.32	94	243.42	40.32	92	390.49	34.36	93	338.55	47.31	92	157.39	43.84	91
Interest rate futures and forward contracts	287.20	4.59	97	230.22	11.14	93	374.81	6.21	99	326.02	10.67	97	145.72	11.40	93
Written options contracts (interest rate)	2.52	2	78	2.19	2.54	69	2.42	2.18	72	1.28	2.47	67	1.26	2.16	68
Purchased options contracts (interest rate)	1.57	1.45	74	0.80	1.56	66	1.43	1.46	75	0.83	2.65	65	0.75	2.32	65
Interest rate swaps	11.63	20.33	48	10.21	23.70	34	11.83	20.83	44	10.41	28.86	38	9.65	26.74	40
Foreign exchange contracts	1.46	6.19	76	1.29	6.58	71	1.44	6.01	73	1	10.12	69	0.96	10.92	69
Futures and forward foreign exchange contracts	1.46	3.83	78	1.29	4.16	76	1.44	3.47	77	1	5.23	75	0.96	5.22	73
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	16.90	0.80	94	9.23	1.75	91	16.22	1.86	92	10.52	3.32	88	8.18	4.08	88
Commodity and other futures and forward contracts	3.57	0.06	94	1.21	0.13	91	3.27	0.14	93	1.70	0.19	92	1.55	0.25	91
Written options contracts (commodity and other)	3.17	0.27	91	1.94	0.51	89	3.23	0.52	90	1.83	0.98	87	1.52	1.48	87
Purchased options contracts (commodity and other)	3.17	0.18	93	1.94	0.42	90	3.23	0.37	92	1.83	0.94	88	1.52	1.29	87
Commodity and other swaps	6.99	0.27	95	4.14	0.31	93	6.49	0.32	94	5.15	0.38	94	3.60	0.40	93
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							59.29	42.82	77	62.65	45.53	76	78.72	44.93	83

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	152,592,189	119,824,785	190,739,743	148,158,716	63,637,101
Interest rate contracts .....	143,873,187	114,859,503	182,487,333	143,286,146	60,141,308
Foreign exchange contracts .....	694,063	610,008	673,224	422,038	368,744
Equity, commodity, and other contracts .....	8,024,939	4,355,274	7,579,186	4,450,532	3,127,049
<b>Derivatives Position</b>					
Futures and forwards .....	138,797,220	109,807,923	177,362,187	139,124,272	56,643,359
Written options .....	2,701,145	1,950,842	2,639,476	1,317,458	1,063,684
Exchange-traded .....	414,912	168,230	399,770	152,752	91,941
Over-the-counter .....	2,286,233	1,782,612	2,239,706	1,164,706	971,743
Purchased options .....	2,250,971	1,293,516	2,175,756	1,128,547	868,842
Exchange-traded .....	359,549	189,603	353,167	154,064	129,272
Over-the-counter .....	1,891,422	1,103,913	1,822,589	974,483	739,570
Swaps .....	8,842,853	6,772,504	8,562,324	6,588,439	5,061,216
Held for trading .....	149,705,771	116,586,862	188,604,857	146,013,102	62,570,260
Interest rate contracts .....	140,986,769	111,621,580	180,352,447	141,140,532	59,074,467
Foreign exchange contracts .....	694,063	610,008	673,224	422,038	368,744
Equity, commodity, and other contracts .....	8,024,939	4,355,274	7,579,186	4,450,532	3,127,049
Non-traded .....	2,886,418	3,237,923	2,134,886	2,145,614	1,066,841
Interest rate contracts .....	2,886,418	3,237,923	2,134,886	2,145,614	1,066,841
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	149,865,995	2,598,785	188,062,564	1,970,373	1,182,152
One year or less .....	142,429,697	1,821,540	180,733,157	1,431,516	288,544
Over 1 year to 5 years .....	5,295,732	237,640	5,406,694	493,096	539,379
Over 5 years .....	2,140,566	539,605	1,922,713	45,761	354,229
Gross negative fair value (absolute value) .....	1,543,160	1,540,569	908,639	317,434	396,117
Gross positive fair value .....	1,529,048	1,543,198	981,050	338,066	393,557
Held for trading .....	1,490,633	1,496,558	944,319	326,254	383,854
Non-traded .....	38,415	46,640	36,731	11,812	9,703
Current credit exposure on risk-based capital derivative contracts .....	1,148,414	15,538	969,190	8,037	8,286
Credit losses on derivative contracts .....	-19	0	-19	-60	-234
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	94.29	94.52	28	95.86	94.85	33	95.67	94.10	32	96.71	93.44	38	94.51	92.91	36
Foreign exchange contracts	0.45	3.16	62	0.51	3.08	59	0.35	3.49	58	0.28	3.20	50	0.58	3.39	51
Equity, commodity, and other contracts	5.26	1.04	85	3.63	1.10	80	3.97	1.17	82	3	1.64	76	4.91	1.93	80
Futures and forwards	90.96	12.82	97	91.64	13.53	97	92.99	14.05	97	93.90	13.49	97	89.01	12.78	97
Written options	1.77	8.11	33	1.63	7.86	29	1.38	8.18	28	0.89	5.91	23	1.67	6.60	34
Exchange-traded	0.27	0.10	88	0.14	0.11	87	0.21	0.14	85	0.10	0.15	86	0.14	0.23	84
Over-the-counter	1.50	7.80	31	1.49	7.35	28	1.17	7.73	26	0.79	5.10	24	1.53	5.49	37
Purchased options	1.48	3.58	56	1.08	3.47	50	1.14	3.42	53	0.76	4.42	48	1.37	4.19	50
Exchange-traded	0.24	0.11	87	0.16	0.19	84	0.19	0.15	85	0.10	0.28	81	0.20	0.32	81
Over-the-counter	1.24	3.15	58	0.92	2.77	51	0.96	2.86	54	0.66	3.35	50	1.16	3.20	57
Swaps	5.80	69.64	9	5.65	69.06	10	4.49	68.76	8	4.45	69.75	8	7.95	70.34	7
Held for trading	98.11	42.14	87	97.30	45.49	85	98.88	43.53	89	98.55	44.16	87	98.32	46.31	88
Interest rate contracts	92.39	36.29	90	93.15	38.85	91	94.55	36.62	92	95.26	37.24	91	92.83	38.40	89
Foreign exchange contracts	0.45	1.47	73	0.51	1.52	69	0.35	1.60	69	0.28	1.60	64	0.58	1.85	64
Equity, commodity, and other contracts	5.26	0.51	90	3.63	0.72	83	3.97	0.68	86	3	0.83	83	4.91	1.14	84
Non-traded	1.89	57.86	12	2.70	54.51	14	1.12	56.47	10	1.45	55.84	12	1.68	53.69	11
Interest rate contracts	1.89	54.11	13	2.70	52.13	17	1.12	53.82	12	1.45	52.22	13	1.68	50.60	15
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	98.21	90.92	58	2.17	91.11	1	98.60	91.48	62	1.33	93.86	2	1.86	94.47	2
One year or less	93.34	26.80	93	1.52	31.34	8	94.75	32.05	89	0.97	32.17	5	0.45	32.51	9
Over 1 year to 5 years	3.47	28.69	15	0.20	27.94	8	2.83	27.06	13	0.33	30.45	10	0.85	31.16	9
Over 5 years	1.40	30.03	13	0.45	31.18	13	1.01	29.56	12	0.03	28.09	11	0.56	28.71	12
Gross negative fair value (absolute value)	1.01	1.21	47	1.29	1.98	43	0.48	1.55	26	0.21	0.83	20	0.62	0.72	45
Gross positive fair value	1	1.70	19	1.29	2.69	23	0.51	2.23	7	0.23	1.19	7	0.62	0.85	32
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.39	0.05	93	0.43	0.11	89	0.23	0.07	89	0.09	0.06	87	0.12	0.06	87
Gross positive fair value (X)	0.38	0.07	92	0.43	0.13	88	0.25	0.09	89	0.09	0.07	84	0.12	0.06	87
Held for trading (X)	0.37	0.05	93	0.41	0.10	88	0.24	0.07	89	0.09	0.06	86	0.11	0.05	87
Non-traded (X)	0.01	0.01	53	0.01	0.02	54	0.01	0.02	52	0	0.01	52	0	0.01	46
Current credit exposure (X)	0.29	0.05	93	0	0.09	20	0.25	0.06	90	0	0.05	21	0	0.04	25
Credit losses on derivative contracts	0	0	3	0	0	45	0	0	0	0	0	1	-0.01	0	0
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	3.52	0.61	93	0.05	1.16	20	2.98	0.85	90	0.03	0.73	21	0.03	0.53	23

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	388,640	210,759	210,759	207,457	230,682
Gross losses	16,905	18,917	79,399	50,977	43,583
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,437	1,696	9,011	10,074	10,414
Net losses	14,468	17,221	70,388	40,903	33,169
Provision for loan and lease losses	-21,770	95,964	222,460	44,205	9,944
Adjustments	0	25,809	25,809	0	0
Ending balance	352,402	315,311	388,640	210,759	207,457
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.17	-0.11	33	0.84	0.87	57	0.46	0.51	46	0.11	0.15	46	0.03	0.14	16
Provision for loan and lease losses / Average loans and leases	-0.38	-0.20	30	1.74	1.41	67	0.94	0.82	65	0.20	0.24	52	0.05	0.24	17
Provision for loan and lease losses / Net loan and lease losses	-150.47	-168.35	34	557.25	730.69	58	316.05	487.86	48	108.07	130.58	46	29.98	134.68	6
Allowance for loan and lease losses / Total loans and leases not held for sale	1.57	1.49	66	1.41	1.32	62	1.69	1.58	65	0.97	0.83	69	0.96	0.90	60
Allowance for loan and lease losses / Total loans and leases	1.55	1.47	67	1.39	1.30	62	1.68	1.55	67	0.96	0.81	68	0.95	0.89	58
Allowance for loan and lease losses / Net loans and leases losses (X)	6.09	18.09	27	4.58	10.10	38	5.52	11.58	39	5.15	8.03	55	6.25	7.54	59
Allowance for loan and lease losses / Nonaccrual assets	163.13	291.29	26	193.24	310.68	39	165.60	299.17	25	116.47	218.72	30	127.08	214.03	33
ALLL / 90+ days past due + nonaccrual loans and leases	120.10	246.27	23	119.50	221.69	21	120.17	244.34	21	72.42	151.73	20	76.79	160.51	19
Gross loan and lease losses / Average loans and leases	0.30	0.24	68	0.34	0.34	65	0.34	0.34	61	0.23	0.28	52	0.23	0.30	50
Recoveries / Average loans and leases	0.04	0.08	37	0.03	0.07	29	0.04	0.07	31	0.05	0.08	38	0.06	0.09	40
Net losses / Average loans and leases	0.25	0.16	73	0.31	0.27	67	0.30	0.27	66	0.18	0.21	55	0.18	0.22	54
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	3.07	7.39	23	3.33	8.09	15	17.68	33.98	20	23.11	36.22	32	40.68	41.30	61
Earnings coverage of net loan and lease losses (X)	11.40	25.70	43	10.18	17.23	48	11.17	22.91	49	16.50	24.40	54	17.35	21.75	57

#### Net Loan and Lease Losses By Type

Real estate loans	0.02	0.03	65	0.01	0.01	53	0	0.04	15	-0.02	0.01	15	-0.03	0.02	12
Real estate loans secured by 1-4 family	0.05	-0.01	88	-0.03	0.01	17	-0.06	0.01	8	-0.01	0.01	28	-0.01	0.01	20
Revolving	0.32	-0.03	94	0.04	0	68	0	0.01	46	0	0.02	33	-0.01	0.03	25
Closed-end	0	-0.01	73	-0.05	0.01	8	-0.07	0	4	-0.01	0	26	-0.02	0.01	20
Commercial real estate loans	0.01	0.05	54	0.02	0.01	76	0.01	0.07	32	-0.02	0.01	8	-0.04	0.01	11
Construction and land development	-0.01	0	27	0.15	-0.01	96	0.03	0	82	0.07	-0.01	90	-0.29	-0.03	4
1-4 family	-0.01	0	8	-0.01	0	8	-0.01	0	10	-0.04	0	5	-0.06	-0.01	7
Other	0	0	31	0.16	-0.01	96	0.04	0	86	0.12	-0.01	94	-0.23	-0.02	3
Multifamily	0	0	54	0	0	16	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.02	0.07	60	0	0.02	41	0.01	0.11	26	-0.05	0.02	3	0.01	0.02	54
Owner-occupied	0	0.01	36	0	0.01	43	0	0.02	40	-0.07	0.01	1	0.01	0.01	65
Other	0.02	0.06	63	0	0.01	54	0.01	0.08	36	0.02	0.01	76	0	0.01	30
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	13	0.01	0.01	81	0	0	50
Commercial and industrial loans	0.58	0.20	83	0.69	0.48	74	0.71	0.47	77	0.45	0.37	70	0.41	0.31	70
Loans to individuals	0.51	1.06	37	0.70	1.43	33	0.59	1.13	36	0.76	1.17	43	0.68	1.16	42
Credit card loans		2.41			3.52			2.92			3.11			2.92	
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	20	0	0.15	17	0.02	0.15	47	0	0.15	10	0	0.14	17

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	78,218	67,846	76,790	67,644	77,595
90+ days past due loans and leases	77,404	100,686	88,719	110,086	106,899
Nonaccrual loans and leases	216,019	163,172	234,693	180,951	163,247
Total past due and nonaccrual loans and leases	371,641	331,704	400,202	358,681	347,741
Restructured 30-89 days past due	39,521	20,195	42,683	23,327	25,322
Restructured 90+ days past due	34,721	37,689	30,629	41,069	35,317
Restructured nonaccrual	27,363	57,414	35,382	39,198	79,626
Total restructured loans and leases	101,605	115,298	108,694	103,594	140,265
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	84,663	33,873	78,464	28,056	25,870
Other real estate owned	21,272	31,393	25,722	15,019	11,347
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.34	0.33	65	0.30	0.52	25	0.33	0.39	52	0.31	0.43	42	0.36	0.44	42
90+ days past due loans and leases	0.34	0.11	87	0.45	0.12	85	0.38	0.12	85	0.50	0.15	86	0.49	0.17	85
Nonaccrual loans and leases	0.95	0.65	79	0.72	0.57	72	1.01	0.66	82	0.83	0.51	81	0.75	0.54	77
90+ days past due and nonaccrual loans and leases	1.29	0.82	82	1.17	0.75	83	1.39	0.85	83	1.33	0.71	87	1.24	0.75	84
30-89 days past due restructured	0.17	0.01	96	0.09	0.01	94	0.18	0.01	97	0.11	0.01	94	0.12	0.02	93
90+ days past due restructured	0.15	0	95	0.17	0.01	95	0.13	0.01	96	0.19	0.01	96	0.16	0.01	96
Nonaccrual restructured	0.12	0.13	55	0.25	0.14	81	0.15	0.13	63	0.18	0.14	67	0.37	0.16	86
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.34	0.33	64	0.30	0.52	25	0.33	0.40	52	0.31	0.43	42	0.36	0.44	42
90+ days past due assets	0.34	0.11	87	0.45	0.12	85	0.38	0.12	85	0.50	0.15	86	0.49	0.18	85
Nonaccrual assets	0.95	0.66	77	0.72	0.58	70	1.01	0.67	81	0.83	0.53	81	0.75	0.57	74
30+ days past due and nonaccrual assets	1.63	1.18	76	1.47	1.32	68	1.73	1.29	75	1.64	1.19	79	1.60	1.26	74
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.62	0.50	73	0.56	0.48	68	0.69	0.52	78	0.69	0.44	82	0.71	0.48	79
90+ days past due and nonaccrual assets + other real estate owned	0.66	0.53	75	0.63	0.51	68	0.75	0.55	78	0.72	0.48	80	0.74	0.52	78
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.83	0.58	80	0.61	0.57	56	0.88	0.60	80	0.68	0.53	67	0.68	0.60	61
Allowance for loan and lease losses	112.43	69.27	85	90.81	74.58	70	106.06	66.66	82	136.85	115.41	70	125.86	118.28	60
Equity capital + allowance for loan and lease losses	7.09	5.03	77	5.36	4.68	59	7.29	4.97	80	5.69	4.28	73	5.63	4.79	64
Tier 1 capital + allowance for loan and lease losses	9.14	5.96	81	7.27	5.89	68	9.65	6.05	84	7.55	5.65	74	7.33	6.16	63
Loans and leases + other real estate owned	1.74	0.97	88	1.26	0.91	79	1.78	0.97	88	1.32	0.85	84	1.20	0.96	70

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.60	0.31	85	0.51	0.48	63	0.59	0.39	78	0.50	0.38	71	0.60	0.42	76
90+ days past due .....	0.67	0.13	89	0.91	0.12	90	0.74	0.16	89	0.97	0.16	89	0.94	0.22	88
Nonaccrual .....	0.71	0.76	57	0.48	0.54	47	0.68	0.76	50	0.70	0.46	75	0.75	0.57	73
Commercial and industrial															
30–89 days past due .....	0.10	0.22	34	0.12	0.36	21	0.06	0.23	18	0.11	0.31	24	0.12	0.30	26
90+ days past due .....	0	0.02	43	0	0.03	39	0.02	0.03	61	0.04	0.05	62	0.01	0.05	42
Nonaccrual .....	1.40	0.69	83	1.17	0.90	71	1.58	0.75	87	1.18	0.83	71	0.95	0.76	67
Individuals															
30–89 days past due .....	0.02	0.53	13	0.05	0.84	13	0.29	0.83	21	0.10	0.83	15	0.07	0.84	14
90+ days past due .....	0	0.11	20	0	0.15	40	0	0.14	41	0	0.17	36	0	0.16	31
Nonaccrual .....	0.05	0.22	38	0.06	0.19	42	0.07	0.28	36	0.05	0.17	41	0.04	0.23	26
Depository institution loans															
30–89 days past due .....	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual .....	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due .....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.03			10.34			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.13	38	0	0.26	12	0	0.18	33	0.14	0.20	57	0	0.17	24
90+ days past due .....	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0.23	0.15	72	0	0.13	16	0.24	0.15	73	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	2.65	0.47	96	2.13	0.73	92	2.58	0.65	93	2.06	0.67	90	1.82	0.71	92
	90+ days past due	2.98	0.28	92	4.18	0.24	95	3.02	0.33	90	4.47	0.31	94	4.18	0.46	92
	Nonaccrual	1.62	0.88	86	1.56	0.79	86	1.56	0.89	83	1.63	0.73	89	1.69	0.86	86
Revolving	30-89 days past due	0.07	0.31	21	0.26	0.50	29	0.18	0.48	27	0.29	0.45	31	0.09	0.50	13
	90+ days past due	0	0.03	32	0.03	0.03	71	0.05	0.03	75	0.08	0.05	77	0.01	0.05	55
	Nonaccrual	1.32	1.31	68	0.67	1.07	49	1.23	1.13	70	0.66	1	50	0.51	1.17	40
Closed-end	30-89 days past due	3.08	0.48	96	2.54	0.76	95	3	0.65	96	2.45	0.70	92	2.16	0.75	92
	90+ days past due	3.48	0.31	92	5.10	0.27	95	3.55	0.38	91	5.43	0.35	94	4.99	0.53	93
	Nonaccrual	1.67	0.85	87	1.76	0.77	89	1.62	0.87	84	1.85	0.70	90	1.92	0.84	88
Junior lien	30-89 days past due	0.05	0.01	91	0.10	0.02	93	0.01	0.02	59	0.06	0.02	83	0.02	0.03	47
	90+ days past due	0.01	0	92	0.04	0	97	0.02	0	93	0	0	29	0	0	60
	Nonaccrual	0.08	0.05	75	0.12	0.05	86	0.09	0.04	78	0.13	0.04	88	0.14	0.06	80
Commercial real estate	30-89 days past due	0	0.22	8	0.08	0.28	19	0.03	0.26	17	0.07	0.18	34	0.25	0.17	72
	90+ days past due	0	0.02	24	0.03	0.01	80	0.08	0.02	88	0.01	0.03	50	0.01	0.03	54
	Nonaccrual	0.45	0.62	45	0.19	0.32	40	0.42	0.62	45	0.44	0.23	79	0.48	0.28	76
Construction and development	30-89 days past due	0	0.22	15	0.20	0.32	52	0.01	0.28	27	0.08	0.28	44	0.05	0.21	34
	90+ days past due	0	0.01	35	0.07	0.01	88	0	0.01	35	0	0.02	33	0.05	0.02	83
	Nonaccrual	0.05	0.50	36	0.06	0.24	39	0.06	0.41	36	1.33	0.20	92	1.83	0.19	96
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0.08	0.06	72	0.05	0.06	63
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.04	0.02	80	0.04	0.03	73	0.04	0.03	76	0.04	0.02	79	0.02	0.02	66
Other	30-89 days past due	0	0.16	17	0.20	0.24	64	0.01	0.22	35	0	0.20	15	0	0.13	14
	90+ days past due	0	0	38	0.07	0.01	92	0	0	40	0	0.01	35	0.05	0.02	83
	Nonaccrual	0.01	0.43	30	0.02	0.18	39	0.01	0.35	31	1.28	0.17	93	1.81	0.15	96
Multifamily	30-89 days past due	0	0.08	27	0	0.10	22	0	0.09	22	0	0.08	19	0.03	0.10	50
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.53	0.13	86	0.55	0.06	97	0.52	0.11	90	0.59	0.05	97	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.20	12	0.07	0.27	18	0.04	0.23	28	0.08	0.14	39	0.33	0.17	83
	90+ days past due	0	0.02	27	0.03	0.02	78	0.12	0.02	88	0.01	0.03	55	0	0.03	21
	Nonaccrual	0.52	0.78	46	0.15	0.37	23	0.48	0.80	43	0.20	0.28	42	0.26	0.30	49
Owner Occupied	30-89 days past due	0	0.06	10	0.06	0.11	34	0.02	0.07	36	0.04	0.07	38	0.07	0.09	45
	90+ days past due	0	0	33	0	0.01	33	0.04	0	92	0.01	0.01	66	0	0.01	25
	Nonaccrual	0.12	0.32	26	0.07	0.20	30	0.10	0.27	21	0.12	0.16	51	0.17	0.17	59
Other	30-89 days past due	0	0.12	20	0.01	0.14	16	0.02	0.14	36	0.04	0.07	48	0.26	0.07	89
	90+ days past due	0	0.01	34	0.03	0.01	85	0.08	0.01	89	0	0.01	30	0	0.01	31
	Nonaccrual	0.39	0.40	58	0.07	0.16	43	0.38	0.44	53	0.07	0.10	52	0.10	0.13	57
Farmland	30-89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0.03	0.01	89
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.75			1.31			0.95			1.19			1.22	
	90+ days past due		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual		0.10			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	934,510	985,937	956,723	1,021,094	1,135,040
Retained earnings	4,158,374	3,774,840	4,058,381	3,729,778	3,369,654
Accumulated other comprehensive income (AOCI)	221,409	331,292	335,868	104,923	-72,585
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,314,293	5,092,069	5,350,972	4,855,795	4,432,109
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,131,192	1,139,501	1,133,192	1,142,051	1,148,170
Accumulated other comprehensive income-related adjustments	221,409	331,292	335,868	104,923	-72,585
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,961,692	3,621,276	3,881,912	3,608,821	3,356,524
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,961,692	3,621,276	3,881,912	3,608,821	3,356,524
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	22,882	0	0	0	0
Additional tier 1 capital before deductions	22,882	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	22,882	0	0	0	0
<b>Tier 1 Capital</b>	3,984,574	3,621,276	3,881,912	3,608,821	3,356,524
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	276,024	275,942	276,005	275,922	275,913
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	301,568	274,535	331,193	212,344	209,247
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	577,592	550,477	607,198	488,266	485,160
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	577,592	550,477	607,198	488,266	485,160
Exited advanced approach tier 2 capital					
Total capital	4,562,166	4,171,753	4,489,110	4,097,087	3,841,684
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	49,987,749	45,554,382	50,019,531	44,077,815	38,609,572
Less: Deductions from common equity tier 1 capital	1,131,192	1,139,501	1,133,192	1,142,051	1,148,170
Less: Other deductions	1,506,766	-73	2,014,250	-73	-1,586
Total assets for leverage ratio	47,349,791	44,414,954	46,872,089	42,935,837	37,462,988
Total risk-weighted assets	32,623,379	32,972,815	32,493,399	31,673,425	30,736,170
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.14	12.54	50	10.98	11.59	40	11.95	12.35	48	11.39	12.11	42	10.92	12.09	36
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.21	13.31	35	10.98	12.25	29	11.95	13.08	34	11.39	12.78	32	10.92	12.85	19
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.98	15.37	22	12.65	14.01	25	13.82	15.23	27	12.94	14.36	29	12.50	14.45	18
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.42	9.15	32	8.15	9.43	13	8.28	9.13	26	8.41	9.76	13	8.96	9.71	25
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	2,916	3,789	12,703	13,861	4,200	-23.04	1418.75
Other insurance activities income	2,916	3,789	12,703	13,861	4,200	-23.04	1418.75
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	401,320	391,006	398,970	389,879	381,608	2.64	31.36

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.65	0.38	78	0.86	0.40	80	0.67	0.41	76	0.78	0.47	78	0.27	0.47	65
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.25	11	41	9.93	11.59	44	9.34	11.03	43	10.21	11.51	46	10.71	10.22	51
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)		72,661			113,538			71,868			81,269			80,972	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.15	0.50	85	0.24	0.78	83	0.15	0.75	82	0.19	1.39	79	0.21	1.79	79

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## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	17,899	24,216	21,240	22,508	15,243
Real estate loans	0	0	0	0	0
Commercial and industrial loans	17,899	24,216	21,240	22,508	15,186
Loans to depository institutions and other banks acceptances	0	0	0	0	57
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	275	275	275	275	275
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	18,174	24,491	21,515	22,783	15,518
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-26.09	-6.17	18	17.95	12.26	70	-5.63	-2.40	47	47.66	22.48	84	21.01	7.24	71
Total selected assets	-25.79	-2.56	21	17.72	7.32	67	-5.57	2.04	36	46.82	12.40	87	20.79	3.24	72
Deposits		2.95			13.75			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	3,474,469	6,179,378	2,710,818	6,384,564	6,856,778	-43.77	-42.04
1–4 family residential loans	3,474,469	6,179,378	2,710,818	6,384,564	6,856,778	-43.77	-42.04
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	7.32	13.10	5.80	15.09	17.94		
1–4 family residential loans	7.32	13.10	5.80	15.09	17.94		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	21.68	28.08	18.98	29.43	31.31		
Home equity lines	1.41	1.47	1.52	1.52	1.43		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	1.46	1.39	1.50	1.45	1.37		
Commercial and industrial loans	35.39	32.63	36.85	31.10	28.95		
All other loans and leases	40.06	36.42	41.15	36.51	36.95		

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## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	1.89	2.61	2.06	2.68	3.18

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	93,250	219,167	151,728	243,693	256,771	-57.45	-34.49
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	93,250	219,167	151,728	243,693	256,771	-57.45	-34.49
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	93,250	219,167	151,728	243,693	256,771	-57.45	-34.49
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	2.68	3.55	5.60	3.82	3.74
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.68	3.55	5.60	3.82	3.74
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	2.68	3.55	5.60	3.82	3.74
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.84	3.31	4.43	3.50	3.37
Home equity lines	0.07	0.26	0.18	0.29	0.09
Credit card receivables					
Commercial and industrial loans	0.10	0.12	0.06	0.11	0.12
All other loans and leases	0	0.06	0.03	0.08	0.20
Total managed loans past due 30–89 days	0.65	1	0.88	1.10	1.17
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	1.36	1.21	1.60	1.27	1.18
Home equity lines	0	0.03	0.05	0.08	0.01
Credit card receivables					
Commercial and industrial loans	0	0	0.02	0.04	0.01
All other loans and leases	0	0.02	0.07	0	0.01
Total managed loans past due 90+ days	0.29	0.35	0.34	0.39	0.37
<b>Total Past Due Managed Assets</b>	<b>0.95</b>	<b>1.34</b>	<b>1.22</b>	<b>1.49</b>	<b>1.54</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	-0.01	-0.03	0	0
Home equity lines	0.32	0.04	0	0	-0.01
Credit card receivables					
Commercial and industrial loans	0.58	0.69	0.71	0.45	0.41
All other loans and leases	0.03	0.05	0.03	0.01	-0.01
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.22</b>	<b>0.24</b>	<b>0.27</b>	<b>0.14</b>	<b>0.12</b>

BHC Name

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## Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	25,953	1,187	179,140	344,007	426,071	2086.44	45431.58	
Dividends .....	25,000	0	175,000	340,000	425,000			
Interest .....	953	1,187	4,140	4,007	1,071	-19.71	1571.93	
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	8,030	25,050	25,050	9,325	12,800	-67.94	-65.57	
Dividends .....	8,030	25,050	25,050	9,325	12,800	-67.94	-65.57	
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Income from subsidiary holding companies .....	0	0	0	0	0			
Dividends .....	0	0	0	0	0			
Interest .....	0	0	0	0	0			
Management and service fees .....	0	0	0	0	0			
Other income .....	0	0	0	0	0			
Total income from subsidiaries .....	33,983	26,237	204,190	353,332	438,871	29.52	45.34	
Securities gains (losses) .....	0	0	0	0	0			
Other operating income .....	196	253	766	1,152	1,010	-22.53	-19.34	
Total operating income .....	34,179	26,490	204,956	354,484	439,881	29.03	44.67	
<b>Operating Expenses</b>								
Personnel expenses .....	0	0	0	0	0			
Interest expense .....	2,878	2,866	11,554	11,501	8,946	0.42		
Other expenses .....	1,101	1,533	5,087	5,903	13,866	-28.18	60.26	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	3,979	4,399	16,641	17,404	22,812	-9.55	479.18	
Income (loss) before taxes .....	29,857	19,655	189,921	340,213	413,967	51.91	30.16	
Applicable income taxes (credit) .....	-831	-1,397	-4,502	-4,516	-7,078			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	30,688	21,052	194,423	344,729	421,045	45.77	32.53	
Equity in undistributed income of subsidiaries .....	115,372	41,027	240,607	156,029	24,601	181.21	494.43	
Bank subsidiaries .....	124,437	74,246	276,217	166,797	37,515	67.60	195.79	
Nonbank subsidiaries .....	-9,065	-33,219	-35,610	-10,768	-12,914			
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	146,060	62,079	435,030	500,758	445,646	135.28	243.15	
<b>Memoranda</b>								
Bank net income .....	149,437	74,246	451,217	506,797	462,515	101.27	255.21	
Nonbank net income .....	-1,035	-8,169	-10,560	-1,443	-114			
Subsidiary holding companys' net income .....	0	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	5,158,178	93.38	4,926,191	92.79	5,144,582	92.72	4,680,854	4,303,759	4.71	80.01
Common and preferred stock .....	5,092,021	92.19	4,859,968	91.54	5,079,336	91.55	4,602,977	4,236,654	4.77	77.71
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	65,200	1.18	65,216	1.23	65,204	1.18	65,220	65,228	-0.02	
Other receivables .....	957	0.02	1,007	0.02	42	0	12,657	1,877	-4.97	
Investment in nonbank subsidiaries .....	201,237	3.64	189,976	3.58	195,768	3.53	216,542	218,007	5.93	19.35
Common and preferred stock .....	201,237	3.64	189,976	3.58	195,768	3.53	216,542	218,007	5.93	19.35
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	17,478	0.32	13,780	0.26	17,821	0.32	16,215	13,083	26.84	-12.79
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	140,300	2.54	170,085	3.20	183,806	3.31	214,780	167,093	-17.51	-47.93
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	1,463	0.03	1,463	0.03	1,463	0.03	1,463	1,463	0.00	0.00
Other assets .....	4,978	0.09	7,436	0.14	5,011	0.09	7,746	16,576	-33.06	2173.06
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	5,523,634	100.00	5,308,931	100.00	5,548,451	100.00	5,137,600	4,719,981	4.04	66.11
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	204,997	3.71	204,966	3.86	204,989	3.69	204,955	204,927	0.02	
Other liabilities .....	7,637	0.14	5,381	0.10	5,819	0.10	5,564	4,353	41.93	107.47
Balance due to subsidiaries and related institutions .....	71,538	1.30	72,336	1.36	71,377	1.29	71,286	78,592	-1.10	
Total liabilities .....	284,172	5.14	282,683	5.32	282,185	5.09	281,805	287,872	0.53	7619.97
Equity Capital .....	5,239,462	94.86	5,026,248	94.68	5,266,266	94.91	4,855,795	4,432,109	4.24	57.74
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	5	0	5	0	5	0	5	5	0.00	25.00
Common surplus .....	1,371,735	24.83	1,354,826	25.52	1,368,062	24.66	1,350,995	1,334,030	1.25	38.97
Retained earnings .....	4,083,543	73.93	3,709,019	69.86	3,973,675	71.62	3,729,778	3,369,654	10.10	50.22
Accumulated other comprehensive income .....	221,409	4.01	331,292	6.24	335,868	6.05	104,923	-72,585	-33.17	137.80
Other equity capital components .....	-437,230	-7.92	-368,894	-6.95	-411,344	-7.41	-329,906	-198,995		
Total liabilities and equity capital .....	5,523,634	100.00	5,308,931	100.00	5,548,451	100.00	5,137,600	4,719,981	4.04	66.11
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	71,027	1.29	70,976	1.34	71,016	1.28	70,967	70,986	0.07	
Notes payable to subsidiaries that issued TPS .....	71,027	1.29	70,976	1.34	71,016	1.28	70,967	70,986	0.07	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.13	12.54	46	4.98	3.93	53	8.52	7.29	63	10.93	9.68	69	11.57	10.40	65
Bank net income / Average equity investment in banks	11.75	12.55	50	6.28	4.73	59	9.21	7.45	67	11.36	10.51	66	13.48	11.19	77
Nonbank net income / Average equity investment in nonbanks	-2.09	12.53	8	-16.08	5.73	5	-5.39	9.75	4	-0.66	7.89	12	-0.06	7.10	11
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.31	95.97	54	119.60	95.67	80	103.72	88.16	57	101.21	82.22	42	103.79	82.56	57
Nonbank net income / Parent net income		2.83			5.47			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	5.42	17.74	23	5.62	19.50	24	5.36	20.06	20	5.80	20.43	23	6.50	20.88	30
Total debt / Equity capital	3.91	11.90	32	4.08	13.54	37	3.89	14.41	29	4.22	14.31	37	4.62	14.69	41
Total debt + notes payable to subs that issued TPS / Equity capital	5.27	14.30	24	5.49	15.86	29	5.24	16.67	21	5.68	16.36	30	6.23	17.10	34
Total debt + Loans guaranteed for affiliate / Equity capital	3.91	12.02	32	4.08	13.93	37	3.89	14.68	29	4.22	14.56	37	4.62	15.14	41
Total debt / Equity capital – excess over fair value	3.91	12	32	4.08	13.68	37	3.89	14.52	29	4.22	14.51	37	4.62	14.81	41
Long-term debt / Equity capital	3.91	11.33	32	4.08	12.46	38	3.89	13.56	29	4.22	13.04	38	4.62	13.37	41
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	10.33	35.48	30	67.09	27.67	84	10.46	34.67	27	67.65	28.44	84	68.24	28.63	84
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	101.03	102.85	42	100.47	103.91	34	100.17	102.81	37	99.25	103.22	24	100.51	103.10	41
Total investment in subs / Equity capital	102.29	108.21	42	101.79	111.18	31	101.41	110.16	31	100.86	111.07	30	102.02	112.48	36
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.09	0.22	43	0.10	1.22	36	0.02	0.47	36	-0.07	0.36	25	0.05	0.35	41
Equity investment in subs – equity cap / Net income-div (X)	0.12	0.74	13	0.23	2.81	12	0.03	1.82	5		1.22		0.07	1.22	5
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	87.15	111.20	40	68.79	154.20	22	130.04	136.59	54	223.12	177.68	73	297.97	162.34	90
Cash from ops + noncash items + op expense / Op expense + dividend	96.50	98.58	42	101.50	176.81	32	140.10	147.24	57	222.45	190.27	72	286.23	174.91	86
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-8.30	85.35	15	-10.25	90.08	19	80.77	134.08	16	129.64	116.34	66	74.14	103.19	22
Pretax operating income + interest expense / Interest expense	1,137.42	1,142.88	61	785.80	2,355.68	39	1,743.77	2,016.32	71	3,058.12	1,968.54	82	4,727.40	2,898.75	84
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	992.32	1,357.31	55	640.86	1,688.78	37	1,462.03	1,539.23	69	2,364.46	1,632.83	76	4,312.55	1,369.37	90
Dividends + interest from subsidiaries / Interest expense + dividends	86.98	117.86	41	67.26	186.57	21	130.90	150.43	48	227.96	210.80	66	322.38	188.90	85
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	2.52	3.97	47	3.07	2.60	62	3.31	3.85	54	4.07	2.64	68	3.31	2.61	57
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.55	1.80	73	0.59	3.20	66	0.54	2.66	72	0.64	5.62	64	0.63	5.50	61
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_

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## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	117.94	74.87	81	171.68	61.08	93	74.29	81.10	53	41.63	57.84	38	30.21	57.26	22
Dividends declared / Net income .....	24.78	23.13	49	58.22	81.32	46	33.20	42.29	38	28.66	33.08	39	28.54	27.33	47
Net income – dividends / Average equity.....	8.37	9.52	46	2.08	0.55	56	5.69	4.14	72	7.80	6.46	67	8.27	7.33	62
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	69.08	101.14	39	0	182.33	14	121.16	132.17	50	236.94	178.13	67	334.15	157.73	85
Dividends from nonbank subsidiaries .....	22.19	3.28	90	69.31	2.35	95	17.34	3.41	89	6.50	7.53	71	10.06	7.13	81
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	91.26	128.99	37	69.31	229.19	23	138.50	174.85	45	243.44	260.40	58	344.21	215.26	81
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	16.73	30.63	39	0	123.04	10	38.78	60.28	31	67.09	66.55	50	91.89	60.71	84
Interest income from bank subsidiaries.....	0.64	0.12	87	1.60	0.70	79	0.92	0.36	83	0.79	0.54	74	0.23	0.52	65
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	17.37	33.49	37	1.60	148.03	12	39.70	62.88	31	67.88	69.36	44	92.12	63.43	78
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	73.14	58.57	44	0	62.43	15	85.38	69.76	40	95.91	67.32	59	96.62	65.18	63
Interest income from bank subsidiaries.....	2.79	0.72	88	4.48	2.52	86	2.02	0.63	84	1.13	0.80	73	0.24	0.92	65
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	75.93	71.70	35	4.48	76.26	12	87.40	82.20	28	97.04	78.80	45	96.86	74.20	46
Dividends from nonbank subsidiaries .....	23.49	5.32	85	94.56	2.51	95	12.22	1.95	89	2.63	2.65	72	2.91	2.57	75
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	23.49	10.59	79	94.56	9.13	91	12.22	4.70	84	2.63	7.29	63	2.91	7.64	66
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	34.65	29.59	63	34.63	30.31	68	34.64	27.08	65	34.63	28.33	70	34.64	26.53	70